CLAIMS

What is claimed is:

1. A computerized apparatus for managing risk associated with earnings estimates for a
5   company, the apparatus comprising:

a computer server comprising a processor and a digital storage and accessible with a
system access device via a communications network; and

executable software stored on the computer server and executable on demand, the
executable software operative with the processor to cause the computer server to:

10   receive into the digital storage data descriptive of multiple earnings estimates, each
earnings estimate generated by a respective bank;

receive into the digital storage data indicative of one or more business relationships
comprising a bank and the company;

generate a first consensus estimate excluding earnings estimates received from the bank
15   with the data indicative of one or more business relationships with the company; and

generate a suggested action based upon the first consensus estimate and the second
consensus estimate.

20   2.   The computerized apparatus of claim 1 wherein the executable software is
additionally operative with the processor to cause the computer server to:

generate a second consensus estimate based upon the earnings estimates received,
including the earnings estimates received from the bank with the data indicative of one or more
business relationships with the company; and

25   generate the suggested action based upon the first consensus estimate and the second
consensus estimate.

3.   The computerized apparatus of claim 1 wherein the executable software is additionally operative with the processor to cause the computer server to:

generate a marker to correlate with the existence of data indicative of one or more business relationships comprising the bank and the company.

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4.   The computerized apparatus of claim 1 wherein the executable software is additionally operative with the processor to cause the computer server to:

receive a request data relating to a business relationship between bank and the company.

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5.   The computerized apparatus of claim 1 wherein the suggested action comprises acquiring a security instrument for the company.

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6.   The computerized apparatus of claim 1 wherein the suggested action comprises acquiring a derivative which will be profitable if a price of a stock for the company declines within a predetermined period.

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7.   The computerized apparatus of claim 1 wherein the suggested action comprises acquiring a derivative which will be profitable if a price of a stock for the company increases within a predetermined period.

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8.   The computerized apparatus of claim 6 or 7 wherein the predetermined period comprises 30 days following an announcement of company earnings.

9.   The computerized apparatus of claim 1 wherein the executable software is additionally operative with the processor to cause the computer server to:

receive updated information relating to the one or more business relationships and generate a modified suggested action based upon the updated information.

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10.   The computerized apparatus of claim 1 wherein the executable software is additionally operative with the processor to cause the computer server to transmit data comprising a message that the bank's earnings estimate is excluded from the consensus estimate.

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11.   The computerized apparatus of claim 1 wherein the executable software is additionally operative with the processor to cause the computer server to transmit data comprising a reason for the exclusion of the earnings estimate from the consensus estimate.

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12.   A method for managing risk associated with earnings estimates for a company, the method comprising:

receiving digital data descriptive of multiple earnings estimates into a computer storage;

20   receiving digital data descriptive of one or more indications of a bank conducting business with the company into a computer storage;

generating a first consensus estimate based upon the digital data descriptive of the multiple earnings estimates received and comprising the data descriptive of an earnings estimate generated by the bank conducting business with the company;

25   generating a second consensus estimate based upon the digital data descriptive of the multiple earnings estimates received and excluding the data descriptive of earnings estimates generated by the bank conducting business with the company; and

generating an indication in human readable form of a suggested action based upon the first consensus estimate and the second consensus estimate.

13.   The method of claim 12 additionally comprising the step of:

generating digital data indicative of a business relationship between a bank and the

5   company.

14.   The method of claim 13 additionally comprising the step of receiving a request

for data descriptive of the business conducted comprising the bank and the company.

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15.   The method of claim 12 wherein the suggested action comprises acquiring a

security for the company.

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16.   The method of claim 12 wherein the suggested action comprises acquiring a

derivative which will be profitable if a price of a stock for the company declines within a

predetermined period.

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17.   The method of claim 12 wherein the suggested action comprises acquiring a

derivative which will be profitable if a price of a stock for the company increases within a

predetermined period.

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18.   The method of claim 16 or 17 wherein the predetermined period comprises 30

days following an announcement of company earnings.

19.   The method of claim 1 additionally comprising generating digital data comprising a message that the earnings estimate generated by the bank will be excluded from the calculation of the second consensus estimate and a reason for the exclusion.

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20.   Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

    receive multiple earnings estimates related to a company;

    receive one or more indications of a bank conducting business with the company;

10   generate a first consensus estimate based upon the earnings estimates received;

    generate a second consensus estimate based upon the earnings estimates received, but excluding an earnings estimate received from the bank conducting business with the company; and

    generate a suggested action based upon the first consensus estimate and the second

15 consensus estimate.

21.   A method of interacting with a network access device so as to manage risk relating to earnings estimates, the method comprising the steps of:

20   transmitting digital data from the network access device comprising an indication of a company;

    transmitting digital data from the network access device comprising a request for a earnings estimate consensus; and

    receiving an indication of an earnings estimate consensus for the company, wherein the

25 earnings estimate consensus received excludes estimates from a bank with a business relationship with the company; and

    receiving a suggested action based upon the earnings estimate consensus received.

22. The method of interacting with a network device of claim 21 additionally comprising the step of receiving an indication of an earnings estimate consensus for the company, wherein the earnings estimate consensus received includes estimates from a bank with a business relationship with the company and the suggested action is additionally based upon the earnings estimate consensus for the company which includes an estimate from a bank with a business relationship with the company.